

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Bank of America, N.A.

In Re:
Thomas E. Hughes,

Debtor.



Order Filed on March 31, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 21-18923 MBK

Adv. No.:

Hearing Date: 3/23/2022 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: March 31, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Thomas E. Hughes

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 22 East Mill Creek Road, Eastampton, N.J. 08060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 16, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2021 through March 2022 for a total post-petition default of \$7,840.48 (4 @ \$1,960.12); and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will submit an immediate payment of \$1,365.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,475.48 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor Bank of America, N.A., P.O. Box 31785, Tampa, FL, 33631 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.